

Buying a Home

income

Lenders are interested in your income history, typically the past two years. Income must be documented.

credit

The higher your credit score, the better. Taking time to improve your score can bring big savings by helping you to access the lowest interest rates and avoid costly fees.

debt

Your monthly debt obligations (car payment, credit card minimums) may reduce the amount you can borrow. Past due debts (collections, judgments) must be satisfied.

cash

Financial assistance is available for down payment and closing costs. Still, you will need some cash of your own to get to the finish line.